

Table II.A.1.b(1997) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1997 (40 States are shown separately)

| Division and State | Offering health insurance | 50% or more low wage employees | Unincorporated | In business less than 5 years | In retail | At least 75% full-time employees | In manufacturing | In multi-establishment enterprises | With union employees |
|-----------------------------|---------------------------|--------------------------------|----------------|-------------------------------|-----------|----------------------------------|------------------|------------------------------------|----------------------|
| United States | 52.4% | 20.1% | 35.0% | 46.1% | 22.6% | 65.4% | 6.2% | 22.7% | 4.2% |
| New England: | | | | | | | | | |
| Maine | 48.7% | 25.3% | 34.5% | 38.9% | 26.6% | 56.2% | 4.3% | 19.1% | 1.7% |
| Massachusetts | 64.8% | 12.5% | 24.5% | 46.6% | 22.1% | 64.5% | 7.0% | 23.1% | 2.8% |
| Connecticut | 56.8% | 13.1% | 32.9% | 35.1% | 25.4% | 57.3% | 8.1% | 21.2% | 5.5% |
| Rhode Island | 54.0% | 11.9% | 22.6% | 40.9% | 23.1% | 64.0% | 8.7% | 17.6% | 3.0% |
| Middle Atlantic: | | | | | | | | | |
| New York | 49.1% | 15.1% | 29.7% | 38.0% | 20.2% | 65.4% | 5.7% | 16.5% | 7.1% |
| New Jersey | 52.8% | 13.8% | 25.8% | 38.1% | 20.3% | 67.5% | 6.8% | 16.2% | 6.3% |
| Pennsylvania | 58.0% | 21.6% | 40.2% | 37.1% | 24.5% | 61.3% | 7.6% | 23.8% | 4.6% |
| East North Central: | | | | | | | | | |
| Ohio | 55.7% | 24.5% | 35.3% | 45.5% | 24.9% | 61.0% | 6.5% | 26.6% | 4.8% |
| Indiana | 55.3% | 21.6% | 28.6% | 47.1% | 22.5% | 64.1% | 8.4% | 26.9% | 4.6% |
| Illinois | 51.9% | 18.3% | 26.7% | 44.5% | 22.1% | 64.8% | 6.7% | 22.2% | 6.5% |
| Michigan | 60.4% | 20.0% | 27.0% | 44.4% | 23.1% | 59.0% | 8.0% | 22.5% | 6.6% |
| Wisconsin | 58.1% | 20.7% | 40.1% | 40.7% | 23.0% | 59.2% | 7.5% | 22.8% | 5.9% |
| West North Central: | | | | | | | | | |
| Minnesota | 52.6% | 17.9% | 32.0% | 43.7% | 23.1% | 56.9% | 7.6% | 21.1% | 5.9% |
| Iowa | 47.0% | 26.8% | 51.7% | 53.8% | 23.0% | 59.1% | 5.2% | 21.1% | 3.0% |
| Missouri | 51.8% | 20.3% | 32.7% | 44.8% | 22.1% | 68.9% | 6.1% | 24.0% | 6.2% |
| Kansas | 54.9% | 27.3% | 42.7% | 53.0% | 19.7% | 59.5% | 6.5% | 24.4% | 2.4% |
| South Atlantic: | | | | | | | | | |
| Maryland | 59.2% | 15.8% | 27.1% | 38.5% | 18.1% | 65.8% | 3.0% | 23.1% | 3.9% |
| District of Columbia | 73.7% | 7.5% | 32.2% | 44.8% | 17.2% | 75.5% | 1.9% | 31.7% | 7.3% |
| Virginia | 50.1% | 22.8% | 31.5% | 49.1% | 21.6% | 68.7% | 4.3% | 22.5% | 1.8% |
| North Carolina | 55.2% | 23.0% | 33.1% | 43.5% | 23.1% | 67.0% | 6.8% | 27.2% | 1.2% |
| South Carolina | 53.6% | 22.4% | 34.8% | 44.3% | 28.2% | 67.3% | 5.5% | 24.4% | 2.6% |
| Georgia | 50.5% | 22.1% | 23.4% | 53.0% | 28.3% | 68.2% | 5.3% | 27.3% | 1.8% |
| Florida | 53.6% | 20.4% | 23.1% | 51.7% | 24.5% | 72.7% | 4.0% | 23.4% | 2.3% |
| East South Central: | | | | | | | | | |
| Kentucky | 51.9% | 26.1% | 36.2% | 50.4% | 24.7% | 69.0% | 5.8% | 23.9% | 3.8% |
| Tennessee | 50.8% | 24.4% | 44.0% | 48.5% | 25.5% | 69.7% | 9.1% | 27.3% | 3.3% |
| Alabama | 53.9% | 25.8% | 36.5% | 50.9% | 28.1% | 66.1% | 6.0% | 24.5% | 3.4% |
| Mississippi | 45.3% | 28.4% | 42.4% | 50.5% | 24.1% | 68.0% | 5.8% | 23.3% | 3.6% |
| West South Central: | | | | | | | | | |
| Arkansas | 44.2% | 28.8% | 36.7% | 50.4% | 25.7% | 68.1% | 6.3% | 22.0% | 4.3% |
| Louisiana | 46.8% | 27.2% | 30.5% | 46.2% | 26.8% | 68.3% | 3.2% | 22.5% | 4.1% |
| Oklahoma | 49.4% | 26.5% | 35.2% | 49.9% | 21.9% | 68.9% | 7.8% | 22.9% | 4.1% |
| Texas | 46.6% | 24.2% | 41.9% | 52.9% | 20.4% | 72.7% | 6.0% | 26.3% | 3.0% |
| Mountain: | | | | | | | | | |
| Colorado | 52.7% | 14.8% | 28.2% | 54.2% | 20.6% | 63.3% | 4.0% | 20.4% | 2.2% |
| Arizona | 53.2% | 18.8% | 28.6% | 44.7% | 21.4% | 69.4% | 6.6% | 26.0% | 2.6% |
| Utah | 52.1% | 17.6% | 31.7% | 48.8% | 19.9% | 63.2% | 7.0% | 23.3% | 4.5% |
| Nevada | 57.5% | 18.3% | 28.5% | 55.3% | 24.3% | 67.2% | 2.6% | 28.2% | 4.3% |
| Pacific: | | | | | | | | | |
| Washington | 49.1% | 12.0% | 42.2% | 43.6% | 18.8% | 62.9% | 5.4% | 21.5% | 5.2% |
| Oregon | 54.6% | 14.2% | 38.7% | 50.0% | 21.7% | 64.6% | 7.4% | 19.2% | 3.9% |
| California | 51.1% | 18.1% | 46.6% | 45.3% | 20.9% | 65.8% | 7.6% | 21.3% | 5.0% |
| Alaska | 42.2% | 9.1% | 43.8% | 51.9% | 22.3% | 63.5% | 3.4% | 22.2% | 5.0% |
| Hawaii | 83.3% | 16.4% | 22.0% | 39.8% | 26.5% | 64.8% | 3.2% | 28.1% | 6.8% |
| States not shown separately | 45.3% | 24.7% | 47.6% | 54.5% | 23.4% | 58.8% | 3.5% | 20.4% | 1.9% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1.b(1997) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1997 (40 States are shown separately)

| Division and State | Offering health insurance | 50% or more low wage employees | Unincorporated | In business less than 5 years | In retail | At least 75% full-time employees | In manufacturing | In multi-establishment enterprises | With union employees |
|-----------------------------|---------------------------|--------------------------------|----------------|-------------------------------|-----------|----------------------------------|------------------|------------------------------------|----------------------|
| United States | 0.23% | 0.17% | 0.31% | 0.56% | 0.15% | 0.28% | 0.10% | 0.27% | 0.26% |
| New England: | | | | | | | | | |
| Maine | 2.74% | 4.06% | 2.71% | 4.19% | 1.73% | 2.10% | 0.82% | 1.51% | 0.61% |
| Massachusetts | 2.01% | 1.63% | 2.13% | 3.05% | 2.05% | 3.33% | 0.72% | 2.22% | 0.83% |
| Connecticut | 2.83% | 2.52% | 2.04% | 1.92% | 1.40% | 2.64% | 0.97% | 1.73% | 1.24% |
| Rhode Island | 3.45% | 1.43% | 1.97% | 4.33% | 1.86% | 2.64% | 0.83% | 1.17% | 0.77% |
| Middle Atlantic: | | | | | | | | | |
| New York | 1.38% | 0.65% | 1.26% | 2.06% | 0.91% | 1.40% | 0.68% | 0.93% | 1.47% |
| New Jersey | 2.23% | 3.39% | 1.44% | 1.82% | 1.76% | 2.75% | 0.82% | 0.94% | 1.51% |
| Pennsylvania | 1.79% | 1.81% | 1.41% | 2.41% | 1.64% | 1.62% | 0.68% | 1.23% | 1.31% |
| East North Central: | | | | | | | | | |
| Ohio | 2.54% | 1.91% | 2.43% | 3.28% | 1.66% | 2.96% | 0.82% | 1.56% | 0.88% |
| Indiana | 1.01% | 1.08% | 2.22% | 3.08% | 1.13% | 2.12% | 1.03% | 1.07% | 1.01% |
| Illinois | 1.91% | 1.67% | 2.24% | 2.59% | 1.33% | 1.74% | 0.66% | 1.10% | 0.94% |
| Michigan | 2.34% | 2.17% | 2.74% | 2.08% | 1.87% | 2.67% | 0.61% | 2.34% | 1.19% |
| Wisconsin | 2.63% | 2.23% | 3.53% | 3.53% | 1.16% | 3.08% | 0.64% | 2.11% | 1.13% |
| West North Central: | | | | | | | | | |
| Minnesota | 2.65% | 1.06% | 2.97% | 2.88% | 1.90% | 2.44% | 1.27% | 1.65% | 1.21% |
| Iowa | 1.88% | 2.23% | 3.27% | 3.50% | 1.59% | 1.72% | 0.78% | 2.00% | 0.53% |
| Missouri | 2.95% | 2.20% | 2.72% | 2.40% | 1.81% | 2.82% | 1.15% | 2.03% | 0.78% |
| Kansas | 1.87% | 2.83% | 2.61% | 5.51% | 1.26% | 2.28% | 2.26% | 1.88% | 1.03% |
| South Atlantic: | | | | | | | | | |
| Maryland | 2.43% | 2.07% | 2.14% | 3.38% | 1.70% | 1.76% | 0.87% | 1.99% | 1.27% |
| District of Columbia | 2.42% | 1.28% | 1.87% | 4.54% | 1.25% | 2.67% | 0.70% | 1.48% | 1.27% |
| Virginia | 2.83% | 3.80% | 2.68% | 3.38% | 1.42% | 2.88% | 0.68% | 2.36% | 0.63% |
| North Carolina | 3.26% | 2.78% | 2.78% | 2.65% | 2.13% | 2.96% | 0.58% | 3.57% | 0.40% |
| South Carolina | 1.67% | 1.89% | 1.99% | 3.88% | 2.49% | 2.02% | 0.55% | 2.01% | 1.21% |
| Georgia | 2.48% | 2.98% | 1.66% | 3.39% | 3.01% | 1.56% | 0.70% | 1.73% | 0.42% |
| Florida | 2.44% | 1.79% | 1.27% | 2.77% | 1.74% | 1.85% | 0.64% | 1.42% | 0.80% |
| East South Central: | | | | | | | | | |
| Kentucky | 2.04% | 2.34% | 2.26% | 2.43% | 1.48% | 1.91% | 0.77% | 1.58% | 0.56% |
| Tennessee | 2.47% | 2.27% | 3.11% | 3.00% | 2.62% | 2.24% | 1.46% | 1.76% | 1.29% |
| Alabama | 4.29% | 2.65% | 3.46% | 2.45% | 2.72% | 2.78% | 0.84% | 1.44% | 1.07% |
| Mississippi | 1.78% | 2.36% | 3.02% | 2.65% | 1.43% | 2.14% | 0.53% | 1.48% | 0.97% |
| West South Central: | | | | | | | | | |
| Arkansas | 1.57% | 1.53% | 1.48% | 3.33% | 1.21% | 2.11% | 0.54% | 1.16% | 1.13% |
| Louisiana | 2.20% | 2.85% | 3.26% | 2.99% | 1.88% | 1.72% | 0.74% | 1.03% | 1.52% |
| Oklahoma | 3.07% | 1.27% | 3.08% | 3.58% | 2.19% | 2.60% | 2.01% | 1.67% | 0.86% |
| Texas | 1.73% | 1.47% | 1.89% | 3.26% | 1.39% | 2.05% | 0.67% | 1.69% | 0.57% |
| Mountain: | | | | | | | | | |
| Colorado | 2.69% | 1.77% | 2.35% | 4.04% | 2.57% | 3.66% | 0.51% | 2.13% | 0.61% |
| Arizona | 3.09% | 2.11% | 2.20% | 1.97% | 2.21% | 1.95% | 1.07% | 2.14% | 0.90% |
| Utah | 2.57% | 2.76% | 3.50% | 4.08% | 1.29% | 2.66% | 1.11% | 1.79% | 0.93% |
| Nevada | 1.93% | 1.71% | 1.50% | 3.80% | 1.44% | 2.73% | 0.58% | 2.12% | 1.30% |
| Pacific: | | | | | | | | | |
| Washington | 1.48% | 1.47% | 2.58% | 2.87% | 1.50% | 1.86% | 0.59% | 1.43% | 1.17% |
| Oregon | 1.87% | 2.11% | 2.58% | 3.32% | 2.52% | 2.39% | 1.09% | 1.80% | 0.70% |
| California | 1.05% | 0.96% | 1.67% | 1.63% | 1.11% | 1.21% | 0.57% | 1.25% | 0.61% |
| Alaska | 2.05% | 0.59% | 1.73% | 2.78% | 1.15% | 2.64% | 0.72% | 1.34% | 1.17% |
| Hawaii | 1.34% | 1.54% | 2.24% | 3.60% | 2.39% | 1.61% | 0.99% | 2.38% | 1.13% |
| States not shown separately | 1.61% | 1.55% | 2.25% | 2.30% | 1.69% | 2.21% | 0.52% | 1.44% | 0.41% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).